

Fill in this information to identify your case and this filing:

Debtor 1	<b>Francis</b>	<b>P.</b>	<b>O'Brien</b>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<b>Theresa</b>	<b>L.</b>	<b>O'Brien</b>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <b>EASTERN DIST. OF PENNSYLVANIA</b>			
Case number (if known)	<b>16-16972 mdc</b>		

Check if this is an amended filing

Official Form 106A/B

**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.  
 Yes. Where is the property?

1.1.

**4450 Garden St**

Street address, if available, or other description

**Philadelphia PA 19137**

City State ZIP Code

**Philadelphia**

County

**zillow estimate**

**What is the property?**

Check all that apply.

Single-family home  
 Duplex or multi-unit building  
 Condominium or cooperative  
 Manufactured or mobile home  
 Land  
 Investment property  
 Timeshare  
 Other

**Who has an interest in the property?**

Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: **453330100**

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?      Current value of the portion you own?**

**\$134,447.00      \$134,447.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**Residence**

Check if this is community property  
(see instructions)

Debtor 1 **Francis P. O'Brien**  
 Debtor 2 **Theresa L. O'Brien**

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1.2.		<b>What is the property?</b> Check all that apply.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> .	
<b>1207 New York Ave</b> Street address, if available, or other description		<input checked="" type="checkbox"/> Single-family home <input type="checkbox"/> Duplex or multi-unit building <input type="checkbox"/> Condominium or cooperative <input type="checkbox"/> Manufactured or mobile home <input type="checkbox"/> Land <input type="checkbox"/> Investment property <input type="checkbox"/> Timeshare <input type="checkbox"/> Other _____	<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>
<b>N. Wildwood</b> <b>NJ</b> <b>08260</b> City State ZIP Code			<b>\$302,432.00</b>	<b>\$302,432.00</b>
County _____		<b>Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.</b>		
<b>zillow on line</b>		<b>second residence</b>		
		<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another	<input type="checkbox"/> <b>Check if this is community property (see instructions)</b>	
		<b>Other information you wish to add about this item, such as local property identification number:</b> <u>07001770000003</u>		
1.3.		<b>What is the property?</b> Check all that apply.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> .	
<b>ice cream/water ice stand</b> Street address, if available, or other description		<input type="checkbox"/> Single-family home <input type="checkbox"/> Duplex or multi-unit building <input type="checkbox"/> Condominium or cooperative <input type="checkbox"/> Manufactured or mobile home <input type="checkbox"/> Land <input checked="" type="checkbox"/> Investment property <input type="checkbox"/> Timeshare <input type="checkbox"/> Other _____	<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>
<b>4700 Richmond Street</b>			<b>\$40,000.00</b>	<b>\$40,000.00</b>
<b>Philadelphia</b> <b>PA</b> <b>19137</b> City State ZIP Code		<b>Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.</b>		
County _____		<b>store front</b>		
<b>ice cream/water ice stand</b>		<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another	<input type="checkbox"/> <b>Check if this is community property (see instructions)</b>	
		<b>Other information you wish to add about this item, such as local property identification number:</b> _____		

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here..... → \$476,879.00

## Part 2: Describe Your Vehicles

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.**

### 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

No  
 Yes

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 Debtor 2 **Theresa L. O'Brien**

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3.1.		<b>Who has an interest in the property?</b>	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> .	
Make:	<b>Ford</b>	Check one.		
Model:	<b>Focus</b>	<input type="checkbox"/> Debtor 1 only		
Year:	<b>2007</b>	<input type="checkbox"/> Debtor 2 only		
Approximate mileage:		<input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only	<b>Current value of the entire property?</b>	
Other information:		<input type="checkbox"/> At least one of the debtors and another	<b>Current value of the portion you own?</b>	
<b>2007 Ford Focus</b>			<b>\$1,200.00</b>	
		<input type="checkbox"/> <b>Check if this is community property</b> (see instructions)	<b>\$1,200.00</b>	
3.2.		<b>Who has an interest in the property?</b>	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> .	
Make:	<b>Ford</b>	Check one.		
Model:	<b>Mustang</b>	<input type="checkbox"/> Debtor 1 only		
Year:	<b>2000</b>	<input type="checkbox"/> Debtor 2 only		
Approximate mileage:		<input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only	<b>Current value of the entire property?</b>	
Other information:		<input type="checkbox"/> At least one of the debtors and another	<b>Current value of the portion you own?</b>	
<b>2000 Ford Mustang</b>			<b>\$1,400.00</b>	
		<input type="checkbox"/> <b>Check if this is community property</b> (see instructions)	<b>\$1,400.00</b>	
3.3.		<b>Who has an interest in the property?</b>	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> .	
Make:	<b>Chevy</b>	Check one.		
Model:	<b>Van</b>	<input type="checkbox"/> Debtor 1 only		
Year:	<b>2000</b>	<input type="checkbox"/> Debtor 2 only		
Approximate mileage:		<input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only	<b>Current value of the entire property?</b>	
Other information:		<input type="checkbox"/> At least one of the debtors and another	<b>Current value of the portion you own?</b>	
<b>2000 Chevy Van</b>			<b>\$200.00</b>	
		<input type="checkbox"/> <b>Check if this is community property</b> (see instructions)	<b>\$200.00</b>	
3.4.		<b>Who has an interest in the property?</b>	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> .	
Make:	<b>Ford</b>	Check one.		
Model:	<b>Winstar</b>	<input type="checkbox"/> Debtor 1 only		
Year:	<b>2000</b>	<input type="checkbox"/> Debtor 2 only		
Approximate mileage:		<input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only	<b>Current value of the entire property?</b>	
Other information:		<input type="checkbox"/> At least one of the debtors and another	<b>Current value of the portion you own?</b>	
<b>2000 Ford Winstar/ junk</b>			<b>\$1.00</b>	
		<input type="checkbox"/> <b>Check if this is community property</b> (see instructions)	<b>\$1.00</b>	

**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**  
*Examples:* Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No  
 Yes

**5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....** → **\$2,801.00**

**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

**6. Household goods and furnishings**

*Examples:* Major appliances, furniture, linens, china, kitchenware

No  
 Yes. Describe..... **misc furnishings**

**\$4,000.00**

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**7. Electronics**

*Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

No  
 Yes. Describe.....

**8. Collectibles of value**

*Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No  
 Yes. Describe.....

**9. Equipment for sports and hobbies**

*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

No  
 Yes. Describe.....

**10. Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

No  
 Yes. Describe.....

**11. Clothes**

*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

No  
 Yes. Describe..... **misc clothing**

**\$400.00**

**12. Jewelry**

*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No  
 Yes. Describe..... **misc jewelry**

**\$800.00**

**13. Non-farm animals**

*Examples:* Dogs, cats, birds, horses

No  
 Yes. Describe.....

**14. Any other personal and household items you did not already list, including any health aids you did not list**

No  
 Yes. Give specific information.....

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write the number here.....**

**\$5,200.00**

**Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**16. Cash**

*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No  
 Yes.....

Cash: .....

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Debtor 2 **Theresa L. O'Brien**

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**17. Deposits of money**

*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No

Yes.....

Institution name:

17.1. Checking account: **Checking account Citizens** **\$4,000.00**

**18. Bonds, mutual funds, or publicly traded stocks**

*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

No

Yes.....

Institution or issuer name:

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

No

Yes. Give specific information about them.....

Name of entity:

% of ownership:

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.

*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

No

Yes. Give specific information about them.....

Issuer name:

**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

No

Yes. List each

account separately. Type of account: Institution name:

401(k) or similar plan: **401(k) or similar plan**

**\$62,000.00**

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

No

Yes.....

Institution name or individual:

**23. Annuities** (A contract for a specific periodic payment of money to you, either for life or for a number of years)

No

Yes.....

Issuer name and description:

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

No

Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

No

Yes. Give specific information about them

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**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property;**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

No

Yes. Give specific information about them \_\_\_\_\_

**27. Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No

Yes. Give specific information about them \_\_\_\_\_

**Money or property owed to you?**

**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you**

No

Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Federal: \_\_\_\_\_

State: \_\_\_\_\_

Local: \_\_\_\_\_

**29. Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No

Yes. Give specific information

Alimony: \_\_\_\_\_

Maintenance: \_\_\_\_\_

Support: \_\_\_\_\_

Divorce settlement: \_\_\_\_\_

Property settlement: \_\_\_\_\_

**30. Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No

Yes. Give specific information \_\_\_\_\_

**31. Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No

Yes. Name the insurance company of each policy and list its value..... Company name: \_\_\_\_\_

Beneficiary: \_\_\_\_\_

Surrender or refund value: \_\_\_\_\_

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died

No

Yes. Give specific information \_\_\_\_\_

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No

Yes. Describe each claim..... **See continuation page(s).**

**\$260,681.19**

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**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

No  
 Yes. Describe each claim.....

**35. Any financial assets you did not already list**

No  
 Yes. Give specific information

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

**\$326,681.19**

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

**37. Do you own or have any legal or equitable interest in any business-related property?**

No. Go to Part 6.  
 Yes. Go to line 38.

**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**38. Accounts receivable or commissions you already earned**

No  
 Yes. Describe..

**39. Office equipment, furnishings, and supplies**

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

No  
 Yes. Describe..

**40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**

No  
 Yes. Describe..

**41. Inventory**

No  
 Yes. Describe..

**42. Interests in partnerships or joint ventures**

No  
 Yes. Describe..... Name of entity: % of ownership:

**43. Customer lists, mailing lists, or other compilations**

No  
 Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?  
 No  
 Yes. Describe.....

**44. Any business-related property you did not already list**

No  
 Yes. Give specific information.

**closed ice cream shop misc. inventory** **\$1,300.00**

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45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here..... → \$1,300.00

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

No. Go to Part 7.  
 Yes. Go to line 47.

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

47. **Farm animals**

Examples: Livestock, poultry, farm-raised fish

No  
 Yes....

48. **Crops--either growing or harvested**

No  
 Yes. Give specific information.....

49. **Farm and fishing equipment, implements, machinery, fixtures, and tools of trade**

No  
 Yes....

50. **Farm and fishing supplies, chemicals, and feed**

No  
 Yes....

51. **Any farm- and commercial fishing-related property you did not already list**

No  
 Yes. Give specific information.....

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here..... → \$0.00

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

53. **Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

No  
 Yes. Give specific information.

54. Add the dollar value of all of your entries from Part 7. Write that number here..... → \$0.00

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**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2.....	→	<u>\$476,879.00</u>
56. Part 2: Total vehicles, line 5		<u>\$2,801.00</u>
57. Part 3: Total personal and household items, line 15		<u>\$5,200.00</u>
58. Part 4: Total financial assets, line 36		<u>\$326,681.19</u>
59. Part 5: Total business-related property, line 45		<u>\$1,300.00</u>
60. Part 6: Total farm- and fishing-related property, line 52		<u>\$0.00</u>
61. Part 7: Total other property not listed, line 54	+	<u>\$0.00</u>
62. Total personal property. Add lines 56 through 61.....		<u>\$335,982.19</u>
	Copy personal property total → +	<u>\$335,982.19</u>
63. Total of all property on Schedule A/B. Add line 55 + line 62.....		<u>\$812,861.19</u>

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**33. Claims against third parties (details):**

**worker's compensation claim Dec. 16, 2013** **\$100,000.00**  
**Attorney James Muller (215-769-8505)**

**Personal Injury Lawsuit/Slip and Fall Stemming from Workman's Comp Case.** **\$160,681.19**

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